

153. The system of claim 105, wherein the first instruction comprises a S.W.I.F.T. payment transaction.

154. The system of claim 112, wherein updates to the payments made by the Counterparty and updates to payments received by the Counterparty comprise S.W.I.F.T. messages.

155. The system of claim 105, wherein the risk filter routine interoperates with a plurality of payment channels for any given currency.

156. The computer-implemented method of claim 98, wherein the data transmissions occur over a virtual private network that uses the Internet and other internet protocol telecommunications networks.

157. The computer-implemented method of claim 57, wherein the risk filter routine controls the flow of payment messages from the payment queue to a domestic payment system for clearance.

158. The computer-implemented method of claim 57, wherein the first instruction comprises a S.W.I.F.T. payment transaction.

159. The computer-implemented method of claim 66, wherein updates to the payments made by the Counterparty and updates to payments received by the Counterparty comprise S.W.I.F.T. messages.

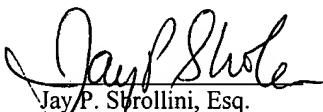
160. The computer-implemented method of claim 57, wherein the risk filter routine interoperates with a plurality of payment channels for any given currency.

REMARKS

Please charge any fee deficiencies to USPTO Deposit Account No. 16-1340. A duplicate copy of this sheet is enclosed herewith.

Respectfully submitted,

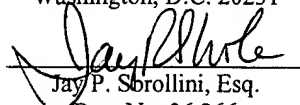
Dated: March 15, 2001


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